

6060074260

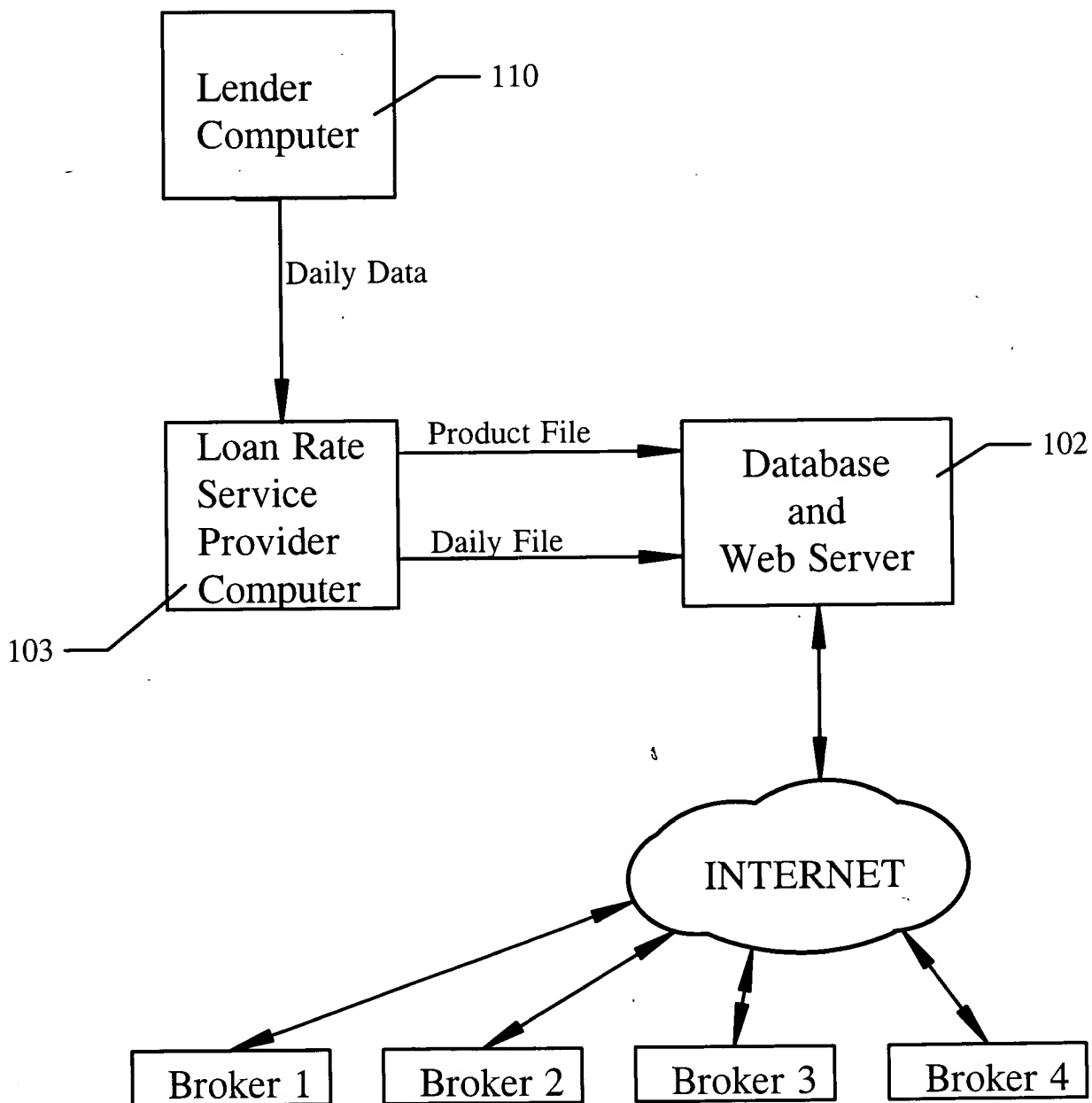


FIG. 1

## Mortgage Loan Processing Database

Import From TXT File

Find a Product

Update Master Database

Lender Information

**Note:** This program contains 3 main screens that will be used throughout this program

1. LendDail.fp3 for daily rates and points
2. LendTC.FP3 for product adjustments, terms and conditions
3. LendBank.FP3 for lender information.

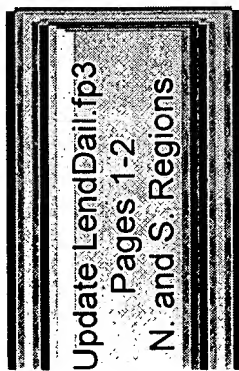
You may use the Window key above on any screen to open any one of the three

**Note:** You must connect to the Internet before uploading data to the Internet

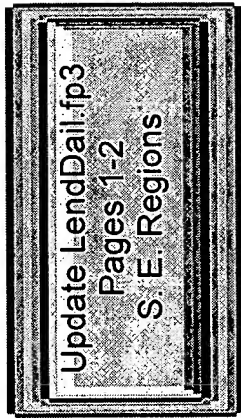
If you open this program before connecting to the Internet and you want to upload data to Internet, you must **EXIT** out of this program, connect to the Internet and then re-open this program to continue.

FIG. 2a

Update LendDail.fp3 N. and S. Regions when pricing is the same



Update LendDail.fp3 NE. and SE. when pricing is different



Update daily rates  
and points via Internet

Update LendTC.FP3 when adjustments or notes have been changed



Update Adjustments, terms  
and conditions via the Internet.

FIG. 2b

# Product List View - Extended

06/06/2010 10:00:00

DAYS LOCKED

Series ID	Lender	Product	Interest Rate	15	30	45	50	60	90
CCB030-15-C	222222	030-1-15	6.75			1.875	1.875		
CCB030-30-C	222222	030-1-30	7.125			1.875	1.875		
CCB030-15-C	222222	030-2-15	6.875			1.375	1.375		
CCB030-30-C	222222	030-2-30	7.25			1.500	1.500		
CCB030-15-C	222222	030-3-15	7			1.000	1.000		
CCB030-30-C	222222	030-3-30	7.375			1.125	1.125		
CCB030-15-C	222222	030-4-15	7.125			0.625	0.625		
CCB030-30-C	222222	030-4-30	7.5			0.750	0.750		
CCB030-15-C	222222	030-5-15	7.25			0.250	0.250		
CCB030-30-C	222222	030-5-30	7.625			0.375	0.375		
CCB030-15-C	222222	030-6-15	7.375			0.000	0.000		
CCB030-30-C	222222	030-6-30	7.75			0.000	0.000		
CCB030-15-C	222222	030-7-15	7.5			-0.375	-0.375		
CCB030-30-C	222222	030-7-30	7.875			-0.250	-0.250		
CCB030-15-C	222222	030-8-15	7.625			-0.625	-0.625		
CCB030-30-C	222222	030-8-30	8			-0.625	-0.625		
CCB030602-C	222222	030/602-1	10.125			1.875	1.875		
CCB030602-J	222222	030/602-10	11.25			-1.125	-1.125		
CCB030602-C	222222	030/602-11	11.375			-1.375	-1.375		
CCB030602-C	222222	030/602-12	11.5			-1.625	-1.625		
CCB030602-C	222222	030/602-13	11.625			-1.875	-1.875		

Click on the product you wish to view...

FIG. 2C

Find Loan Product

Effective Date: 3/27/99

EffectiveTime 9:44:35 AM

Lender: ChevyChase Bank

LenderID: 156257

SeriesID: CCB473-C

Product Number: 473-1

Loan Description: 1yr Arm

Interest Rate: 4

Margin: 3.000

Index Current: 4.490

Index Definition: 1 Yr Treasury Notes

Broker or Correspondent: ☒ Broker ☒ Correspondent

MI OPTION: ☐ Lender Paid

Paper: ☒ A ☐ B ☐ AA ☐ C ☐ A- ☐ D

Lender Abbreviated Name CCB

Loan Type: ☒ Conventional ☐ FHA ☐ VA ☐ CHBProperty Type: ☒ Primary Residence ☒ Second Home ☐ Commercial ☐ Investment ☐ Condo 1-4 Units ☒ Condo High Rise ☐ Condo Mixed Use ☐ Farm ☐ Trailer ☒ Other...Purchase/Refinance: ☒ Purchase ☒ Refi Cash Out ☒ Refinance ☐ ConstructionConforming/Jumbo: ☒ Conforming ☐ JumboDocumentation: ☒ Full Doc ☐ Low Doc ☐ No Doc ☒ NIV

Add New Product

Duplicate

Delete Product

Print Product

List Extended

Find Product

Lender Info

Main Menu

Terms & Cond

## Loan Lock Info

Float Lock: \_\_\_\_\_

Ten Day Lock: \_\_\_\_\_

Fifteen Day Lock: \_\_\_\_\_

Thirty Day Lock: \_\_\_\_\_

Forty five Day Lock: \_\_\_\_\_

Fifty Day Lock: \_\_\_\_\_

Sixty Day Lock: 1.250

Ninety Day Lock: \_\_\_\_\_

120 Day Lock: \_\_\_\_\_

## Rate Cap Info

Life Cap Up: 11.250

## States Where Product May be Used

<input type="checkbox"/> AL	<input checked="" type="checkbox"/> CT	<input type="checkbox"/> D	<input type="checkbox"/> LA	<input type="checkbox"/> MS	<input checked="" type="checkbox"/> NJ	<input type="checkbox"/> OK	<input type="checkbox"/> TN	<input type="checkbox"/> WV
<input type="checkbox"/> AK	<input checked="" type="checkbox"/> DE	<input checked="" type="checkbox"/> IL	<input type="checkbox"/> ME	<input checked="" type="checkbox"/> MO	<input type="checkbox"/> NM	<input type="checkbox"/> OR	<input type="checkbox"/> TX	<input checked="" type="checkbox"/> WI
<input type="checkbox"/> AZ	<input checked="" type="checkbox"/> DC	<input checked="" type="checkbox"/> IN	<input checked="" type="checkbox"/> MD	<input type="checkbox"/> MT	<input checked="" type="checkbox"/> NY	<input checked="" type="checkbox"/> PA	<input type="checkbox"/> UT	<input type="checkbox"/> WY
<input type="checkbox"/> AR	<input type="checkbox"/> FL	<input type="checkbox"/> IA	<input checked="" type="checkbox"/> MA	<input type="checkbox"/> NE	<input checked="" type="checkbox"/> NC	<input checked="" type="checkbox"/> RI	<input type="checkbox"/> VT	
<input type="checkbox"/> CA	<input checked="" type="checkbox"/> GA	<input checked="" type="checkbox"/> KS	<input checked="" type="checkbox"/> M	<input type="checkbox"/> NV	<input type="checkbox"/> ND	<input checked="" type="checkbox"/> SC	<input checked="" type="checkbox"/> VA	
<input type="checkbox"/> CO	<input type="checkbox"/> HI	<input type="checkbox"/> KY	<input checked="" type="checkbox"/> MN	<input type="checkbox"/> NH	<input checked="" type="checkbox"/> OH	<input type="checkbox"/> SD	<input type="checkbox"/> WA	

FIG. 2d

# Find Loan Product

ProductNumber 030-1-15	Type (Gov. or Conv.):
Purchase/Refinance:	Conventional
LoanDescription	Documentation:
Property Use:	NIV
Mortgage Insurance	Broker or Correspondent
	ConformingJumbo
	Jumbo
	Find
	Cancel

FIG. 2c

Import from Lotus Export.txt and open Whsalers.

Show

Blank (Old Records Deleted)

New Records

List View (Relookup)

Update Buttons

Import From Lotus

<u>Pproduct Number</u>	<u>Interest Rate</u>	<u>Margin</u>	<u>Index Current</u>	<u>Lock 15</u>	<u>Lock 30</u>	<u>Lock 45</u>	<u>Lock 50</u>	<u>Lock 60</u>	<u>Life Cap</u>	<u>LockFloat</u>
030-1-15	6.750					1.875	1.875			
030-1-30	8.888					1.875	1.875			
030-2-15	6.875					1.375	1.375			
030-2-30	7.250					1.500	1.500			
030-3-15	7.000					1.000	1.000			
030-3-30	7.375					1.125	1.125			
030-4-15	7.125					0.625	0.625			
030-4-30	7.500					0.750	0.750			
030-5-15	7.250					0.250	0.250			
030-5-30	7.625					0.375	0.375			
030-6-15	7.375					0.000	0.000			
030-6-30	7.750					0.000	0.000			
030-7-15	7.500					-0.375	-0.375			
030-7-30	7.875					-0.250	-0.250			
030-8-15	7.625					-0.625	-0.625			
030-8-30	8.000					-0.625	-0.625			
030/602-1	10.125					1.875	1.875			
030/602-10	11.250					-1.125	-1.125			
030/602-11	11.375					-1.375	-1.375			
030/602-12	11.500					-1.625	-1.625			
030/602-13	11.625					-1.875	-1.875			

FIG. 24



You may use the Window keyboard above in any screen to open LendFP3, LendDail.fp3, or LendBankFP3

Lender:	<input type="text" value="ChevyChase Bank"/>	MaxCashOut:	<input type="text" value="50,000"/>
Lender ID:	<input type="text" value="156257"/>	MaxLTVforCashOut:	<input type="text" value="80"/>
SeriesID:	<input type="text" value="CCB473-C"/>	Prepayment Penalty:	<input type="text" value="Yes"/>
Loan Term Years:	<input type="text" value="30"/>		
Index Definition:	<input type="text" value="1 Yr Treasury"/>		
Convertible:	<input type="text" value="Yes"/>		
Min Loan Amount:	<input type="text" value="\$0"/>		
Max Loan Amount:	<input type="text" value="\$240,000"/>		
Max LTV%:	<input type="text" value="95"/>		
Max CLTV%:	<input type="text" value="90"/>		
Processing Fee:	<input type="text"/>		
Underwriting Fee:	<input type="text"/>		
Doc Prep Fee:	<input type="text"/>		
Table Funding:	<input type="text"/>		
Correspondent Funding:	<input type="text"/>		
CreditScore:	<input type="text"/>		

### Special Notes

All correspondents will receive 15 additional days to all lock periods.  
 All locks must be received by 8:30 am next business day unless otherwise noted.  
**NINE-MONTH-RATE LOCK PROGRAM** - Call for details

### Prepayment Penalty Text

MONTHS 1-18; 2%, MONTHS 19-24: 1.5%, MONTHS 25-30: 1%.

### Rate Cap Info

Life Cap Down:

Cap Up/Rate Change:

FIG. 3a





**You may use the Window key above in any screen to open LendT<sub>1</sub>.fp3, LendDail.fp3, or LendBankFP3**

## Criteria

### Adjustment

FIG. 3c

## Cap Adjustments

### Adjustment

[illegible]

FIG. 3d

You may use the Window key above in any screen to open LendingFP3, LendDail.fp3, or LendBankFP3

### Life Cap Adjustments

Criteria	Adjustment

### Other Applicable Terms

#### Maximum Loan Amounts Qualification Ratios

LTV	LOAN AMOUNT	RATIOS
Owner Occupied		
SFD, TH & Condo		
90.01-95%	\$240,000	28/36
2 Units		
80-90%	\$307,100	28/36
3 Units		
80% and below	\$371,200	33/38
4 Units		
80% and below	\$461,350	33/38
Second Homes		
SFD 80.01 - 90%	\$240,000	33/38
SFD 70.01 - 80%	\$240,000	33/38
1 Unit 70% + below	\$240,000	33/38

Minimum Loan Amount: None

FIG. 3e

You may use the Window keyboard above in any screen to open LendFP3, LendDail.fp3, or LendBankFP3

#### Qualifying Rates

70.01-95% LTV: note rate + 2%  
<70% LTV: note rate

#### Loan Terms

30 years only

#### Mortgage Insurance

Owner Occupied  
90-95% LTV: 30%  
85-90% LTV: 25%  
80-85% LTV: 12%

Second Homes  
Purchase: LTV>80% - 35% MI  
Rate/Term Refi: LTV>70% - 12% MI

#### Sellers Contribution

Owner Occupied  
90.01 - 95% LTV 3% Maximum resale, 5% for new constuction.  
  
Second Home 3% Maximum.  
90% LTV or below 6% Maximum  
Seller paid prepaids acceptable.

#### Conversion Option

#### Temporary Buydown

Not Allowed

FIG. 3f

You may use the Window key above in any screen to open Lending.FP3, LendDail.fp3, or LendBankFP3

### Refinance With Cash Out

Owner Occupied	Second Home SFD	Investment
1-4 Units	SFD Only	Not allowed
Max CLTV		
80% to conforming loan limit	65% to conforming loan limit	
	Minimum Credit Score of 660 required)	
No maximum cash back.	No maximum cash back.	

### Refinance With No Cash Out

Owner Occupied	Second Home SFD
1-unit, th, condo	80% to conforming loan limit
95% to conforming loan limit	LTV > 75% - 12% MI
	Minimum Credit Score of 660
1-2 Units, TH, Condo	
90% to conforming loan limit	
3-4 Units	
80% to conforming loan limit	

### Notes and Comments

All lock-ins must be received by 8:30 AM (Eastern Time)  
Prepayment Penalty

FIG. 39

You may use the Window key above in any screen to open LendFP3, LendDail.fp3, or LendBankFP3

MONTHS 1 10. 2%, MONTHS 15 24. 1.5%, MONTHS 25 30. 1%.

Correspondent Pricing add 15 days to lock period.

Note: Loans must be closed by and in name of CCB unless Lender is a Federally Chartered insured financial institution.

Secondary Financing First Mortgage LTV cannot exceed 80%. or 75% for second homes.

Maximum loan amount for the first mortgage is \$650,000.

Purchase

Cash Out REFI

No Cash out REFI

Owner Occupied

Owner Occupied

Owner Occupied

SFD, TH, Condo

SFD, TH, Condo

SFD, TH, Condo

Max CLTV 90%

Max CLTV 75%

Max CLTV 90%

(80/10/10)

80/10/10)

2-4 Units not allowed

2-4 Units not allowed

2-4 Units not allowed

Second Home SFD

Second Home/Not allowed

Second Home SFD

Max CLTV 89%

Max CLTV 80%

FIG. 3h



# Lender Information

222222

Lender Name:  Short Name:

Address1:  Phone:

Address2:  Fax:

City, ST, Zip:    Website:

Email

Create New Record

Delete Record

## LENDER CONTACTS

Name	Job Title	Phone	Fax
	Closing Dept, Bethesda	301 907-5300	301 907-5672
	Lock-in	301 907-5581	301 907-5678
	Underwriting, Bethesda, MD	301 907-5441	301 907-5209
	Closing Dept, Richmond, VA	800-276-7285 X 2321	804 323-3837
	Underwriting, Richmond, VA	800 276-7285 X 2311	804 323-3837

## LENDER INFORMATION

FIG. 3i

Find A  
Product

Welcome to



**Taking the Mortgage Service Industry into the 21st Century**

**LoanRates Online** is an innovative mortgage rate service for brokers, correspondents, and lenders that combines the power of the Internet with a user-friendly loan database.

### **LENDERS:**

- Gain Nationwide Exposure and Increase Loan Productivity
- Post Rates and Product Information Quickly and Easily
- Communicate Effectively with Brokers
- Eliminate Faxing Rate Sheets

### **BROKERS:**

- Have Current Rate and Product Information at your Fingertips
- Find the Right Loan for your Client in Seconds
- Close More Loans with Less Effort
- Work at Home or on the Road

**For further information contact us at:**

voice: (703) 934-6111  
fax: (703) 968-7551  
email: [ftd1@erols.com](mailto:ftd1@erols.com)

---

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*FIG. 4a*

**NOTE: You must be a licensed broker or correspondent to access this site.**

**Continue**

**This site is best viewed with Netscape Communicator.  
Please tell your other lenders about this service.**

**For further information contact us at:**

voice: (703) 934-6111  
fax: (703) 968-7551  
email: [ftd1@erols.com](mailto:ftd1@erols.com)

---

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FIG. 46

# Find a Loan Product

Specify any one or any combination.

Lender Name:	<input type="text" value="Chevy Chase Bank"/>	Type (Gov. or Conv.):	<input type="text" value="All"/>
Purchase/Refinance:	<input type="text" value="All"/>	Documentation:	<input type="text" value="All"/>
Loan Description:	<input type="text" value="7/1 Arm"/>	Interest Rate:	<input type="text"/>
		Format as 5, or <8	
Property Type:	<input type="text" value="All"/>	Broker or Correspondent:	<input type="text" value="All"/>
States:	<input type="text" value="All"/>	Conforming / Non-Conforming:	<input type="text" value="Conforming"/>
Type Paper:	<input type="text" value="All"/>		

Correspondents: you will receive 15 additional days to all lock periods.

Click  to view search results.

FIG. 4c

## Search Results

**Displaying records 1 through 22 of 22 found. New Find**

To choose a product, click the "Product" number.

Lender	Update	Time	Product	Description	CLTV	LTV	Rate	15	30	45	50	60	90	120	Float	Yrs	Margin	Loan Type
CCB	1/29/99	10:43:19 AM	<u>485-1</u>	7/1 Arm	90	.95	5.625					3.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-2</u>	7/1 Arm	90	95	5.750					2.500				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-3</u>	7/1 Arm	90	95	5.875					2.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-4</u>	7/1 Arm	90	95	6.000					1.500				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-5</u>	7/1 Arm	90	95	6.125					1.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-6</u>	7/1 Arm	90	95	6.250					0.500				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-7</u>	7/1 Arm	90	95	6.375					0.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-8</u>	7/1 Arm	90	95	6.500					-0.375				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-9</u>	7/1 Arm	90	95	6.625					-0.750				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-10</u>	7/1 Arm	90	95	6.750					-1.125				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-11</u>	7/1 Arm	90	95	6.875					-1.500				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-1</u>	7/1 Arm		100	5.625					3.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-2</u>	7/1 Arm		100	5.750					2.500				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-3</u>	7/1 Arm		100	5.875					2.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-4</u>	7/1 Arm		100	6.000					1.500				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-5</u>	7/1 Arm		100	6.125					1.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-6</u>	7/1 Arm		100	6.250					0.500				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-7</u>	7/1 Arm		100	6.375					0.000				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-8</u>	7/1 Arm		100	6.500					-0.375				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-9</u>	7/1 Arm		100	6.625					-0.750				30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485/937-10</u>	7/1 Arm		100	6.750					-1.125				30	3.000	Conventional

FIG. 5

Product Number: 485-6 CCB

Description: 7/1 Arm

Please enter all requested data on this page. This automatically fills in the Lock Registration Form.

**Points Adjustments**

Click "Y" to apply the lock period and all adjustments that apply to your client.

Float Lock:  ☐ Y ☒ N 50 Day Lock:  ☐ Y ☒ N 10 Day Lock:  ☐ Y ☒ N 60 Day Lock: 0.500 ☒ Y ☐ N 0.50015 Day Lock:  ☐ Y ☒ N 90 Day Lock:  ☐ Y ☒ N 30 Day Lock:  ☐ Y ☒ N 120 Day Lock:  ☐ Y ☒ N 45 Day Lock:  ☐ Y ☒ N 

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Apply	Criteria	Adjustment	
<input checked="" type="radio"/> Y <input type="radio"/> N	Waiver of Escrow: Available only for LTV 80% and less	0.250	0.250
<input type="radio"/> Y <input checked="" type="radio"/> N	Cash out Refi and LTV above 75%	0.750	
<input type="radio"/> Y <input checked="" type="radio"/> N	90 Day Lock Purchase Only	0.500	
<input type="radio"/> Y <input checked="" type="radio"/> N	120 Day Lock Purchase Only	1.000	
<input type="radio"/> Y <input checked="" type="radio"/> N	Snap Documentation	0.500	
<input type="radio"/> Y <input checked="" type="radio"/> N	New York Property Broker Only	0.250	
<input checked="" type="radio"/> Y <input type="radio"/> N	Cash out refi below 75% LTV	0.250	0.250
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			

FIG. 6a

You may manually enter other adjustments to points. Explanation below and amount to the right.

Total Points:

## Rate Adjustments

Base  
Interest  
Rate

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N	LTV above 90%	<input type="text" value="0.125"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	Second Home	<input type="text" value="0.500"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	80.01-85% with no MI required - CCB Lender Paid MI	<input type="text" value="0.200"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	85.01-90% with no MI required - CCB Lender Paid MI	<input type="text" value="0.300"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	90.01-95% with no MI required - CCB Lender Paid MI Not	<input type="text" value="0.675"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	Credit score from 620 -659	<input type="text" value="0.100"/>	<input type="text"/>
<input checked="" type="radio"/> Y <input type="radio"/> N	Temporary Buy Down	<input type="text" value="0.100"/>	<input type="text" value="0.100"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>

You may manually enter other adjustments to the rate. Explanation below and amount to the right.

Total Int  
Rate:

## Margin Adjustments

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N	Credit Score from 620 -659	<input type="text" value="0.100"/>	<input type="text"/>
<input checked="" type="radio"/> Y <input type="radio"/> N	Temporary Buy Down	<input type="text" value="0.100"/>	<input type="text" value="0.100"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	85 % LTV	<input type="text" value="0.200"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	90 % LTV	<input type="text" value="0.300"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	95 % LTV	<input type="text" value="0.550"/>	<input type="text"/>

Total  
Margin:

## Cap Adjustments

FIG. 66



Apply	Criteria	Adjustment
<input type="radio"/> Y <input checked="" type="radio"/> N	First CAP is 3.0, Subsequent CAPS are 2.0	0.000
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
		Total Cap: 0.000

### Life Cap Adjustments

Apply	Criteria	Adjustment
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
		Total Life Cap: 0.000

### Maximum Loan Amounts Qualification Ratios

LTV	LOAN AMOUNT	RATIOS
Owner Occupied		
SFD, TH & Condo		
95.01-95%	\$240,000	28/36
2 Units		
80.01-90%	\$307,100	28/36
3 Units		
80% and below	\$371,200	28/36
4 Units		
80% and below	\$461,350	33/38
Second Homes		
SFD 80.01 - 90%	\$240,000	33/38
SFD 70.01 - 80%	\$240,000	33/38
1 Unit 70% + below	\$240,000	33/38
Minimum Loan Amount: None		

FIG. 6c

Notes and Comments

All locks must be recieved by 8:30 AM (Eastern Time)  
Correspondent Pricing add 15 days to lock period;

Margins for CCB Lender Paid MI Program:  
85% LTV 3.200  
90% LTV 3.300  
95% LTV 3.550  
Note: No additional pricing adjustments required for 90.01-95% LTVs

Secondary Financing First Mortgage LTV cannot exceed 80% (75% for second homes  
Maximum loan amount for the first mortgage is \$650,000, (\$500,000 for second home

Purchase Owner Occupied SFD, TH, Condo Max CLTV 90% (80/10/10)	Cash Out REFI Owner Occupied SFD, TH, Condo Max CLTV 75%	No Cash Owner Oc SFD, TH, Max CLTV
2-4 Units Not Allowed	2-4 Units Not Allowed	2-4 Unit Not Allo
Second Home SFD Max CLTV 80%	Second Home Not Allowed	Second H Max CLTV

Click  to input broker and customer data.

FIG. 6d

Please enter all requested data in fields marked \* ; other fields are optional.

## Lock Registration Data Input Form

### BORROWER

\* Joseph

FIRST NAME

J.

MIDDLE NAME

\* Jones

LAST NAME

NAME SUFFIX

111-22-3333

SOCIAL  
SECURITY  
NUMBER

4500

MONTHLY  
INCOME

44

AGE

### BORROWER's ADDRESS

123 Main Street

STREET

McLean

CITY

Virginia

STATE

Fairfax

COUNTY

22101

ZIP

Copy to Mortgage Address

LOT NUMBER

LOAN  
AMOUNT

PROPERTY  
VALUE

LOAN TO  
VALUE

PURCHASE  
PRICE

### CO-BORROWER

Joann

J.

Jones

111-22-4444

4500

42

### PROPERTY TO BE MORTGAGED

\* 123 Main Street

\* McLean

\* Virginia

Fairfax

\* 22101

44

\* 200,000

\* 300,000

67%

FIG. 7a

BROKER NAME

\* New Age Mortgage Company

BRANCH LOCATION

\* McLean

ACCOUNT REP

Sue Smith

LOAN OFFICER

\* Bob Brown

BROKER PHONE

\* 703 111-2222

BROKER FAX #

\* 703 111-3333

PRIMARY CONTACT

John Johnson

LOCK DATE

Jan 28, 1999

APPLICATION D

Jan 28, 1999

ESTIMATED CLOSING DATE

Feb 26, 1999

\* Purchase/Refinance: ☐ Purchase ☒ Rate Refi ☐ Cash Out Refi ☐ Construction\* Lock Term: ☐ FLOAT ☒ LOCK ☐ RE-LOCK\* Occupancy: ☒ Owner Occupied ☐ Non-owner Occupied\* Property Type: ☒ SFD ☐ PUD ☐ Condo ☐ Townhouse ☐ 2-4 Unit ☐ Modular ☐  
Farm ☐ Trailer ☐ Other

---

Click  for automated Lock Registration Form.

FIG. 76

# Automated Lock Registration Form

BROKER NAME New Age Mortgage Company	BRANCH LOCATION McLean	ACCOUNT REP NAME Sue Smith	LOAN OFFICER Bob Brown
BROKER PHONE 703 111 2222	BROKER FAX # 703 111 3333	PRIMARY CONTACT John Johnson	LOCK DATE Jan 28, 1999

APPLICATION DATE Jan 28, 1999	ESTIMATED CLOSING DATE Feb 26, 1999			
BORROWER'S LAST NAME Jones	FIRST Joseph	MIDDLE J.	SOCIAL SECURITY No 111-22-3333	AGE 44
CO-BORROWER'S NAME Jones	FIRST Joann	MIDDLE J.	SOCIAL SECURITY No 111-22-4444	AGE 42
PROPERTY TO BE MORTGAGED Address: 123 Main Street City, ST, Zip: McLean Virginia 22101			COUNTY Fairfax	

LOAN DESCRIPTION 7/1 Arm		EFFECTIVE DATE/TIME 1/29/99		PURCHASE TYPE Rate Refi	
PRODUCT NUMBER 485-6 CCB		CONVERSION AVAILABLE No		LOCK TERM LOCK	
LOAN AMOUNT 200,000		CAPS (ARMS) 3.00	LIFE CAP 12.25	LOCK TERM FLOAT: <input type="checkbox"/> 10 DAY: <input type="checkbox"/> 50 DAY: <input type="checkbox"/> 15 DAY: <input type="checkbox"/> 60 DAY: <input checked="" type="checkbox"/> 0.500 30 DAY: <input type="checkbox"/> 90 DAY: <input type="checkbox"/> 45 DAY: <input type="checkbox"/> 120 DAY: <input type="checkbox"/>	
PURCH PRICE <input type="text"/>	MRKT VALUE 300,000	MARGIN (ARMS) 3.00			
PROPERTY TYPE SFD		LOAN TO VALUE 66.7%		OCCUPANCY Owner Occupied	

Borrower: Joseph Jones

Broker: New Age Mortgage Company

FIG. 8a

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Adjustments to Interest Rate	Base Rate: 6.250	Adjustments to Points	
LTV above 90%	0.000	Waiver of Escrow: Available only for LTV 80% and less	0.250
Second Home	0.000	Cash out Refi and LTV above 75%	0.000
80.01-85% with no MI required - CCB Lender Paid MI	0.000	90 Day Lock Purchase Only	0.000
85.01-90% with no MI required - CCB Lender Paid MI	0.000	120 Day Lock Purchase Only	0.000
90.01-95% with no MI required - CCB Lender Paid MI Note: Do not use LTV above 90% rate add-on above	0.000	Snap Documentation	0.000
Credit score from 620 -659	0.000	New York Property Broker Only	0.000
Temporary Buy Down	0.100	Cash out refi below 75% LTV	0.250
	0.000		0.000
			0.000
			0.000
			0.000
			0.000
			0.000
			0.000
			0.000
			0.000
Other adjustments		Other adjustments	
Total Adjusted Interest Rate: 6.350		Total Adjusted Points: 1.000	

Total Margin With  
Adjustments: 3.10

Total Cap With  
Adjustments: 3.00

Total Life Cap With  
Adjustments: 12.25

Lender  
ID: 156257

Lender  
Name: Chevy Chase Bank

Borrower:  
Joseph  
Jones

Broker:  
New Age Mortgage  
Company

Contact	Title	Phone	Fax
	Closing Department/Bethesda MD	301-907-5300	301-907-5672
	Lock-ins	301-907-5581	301-907-5678
	Underwriting/Bethesda MD	301-907-5441	301-907-5209
	Closing Department/Richmond VA	800-276-7285 x 2321	804-323-3837
	Underwriting/Richmond VA	800-276-7285 x 2311	804-323-3837

Please print and fax to the lender, or if you have fax software, please fax from your computer.

Click the **Next** button to show details, terms, and conditions.

FIG. 86